

OmbudService
for Life & Health
Insurance



Ombudsman
des assurances de
personnes

OLHI • OAP

HELPING CONSUMERS EVERY DAY



2023

ANNUAL REPORT

APRIL 1, 2022, TO MARCH 31, 2023

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OLHI...Helping Consumers Every Day



Providing information, policy searches, reviewing complaints

The OmbudService for Life and Health Insurance (OLHI) is a free, fast, independent, and impartial alternative dispute resolution public service for Canadian life and health insurance consumers.

OLHI provides accurate and accessible information about life and health insurance concerns.

This includes guiding consumers through the complaints process, answering their questions, and helping them find lost policies or policies of deceased loved ones.

Our services are:

Free

Our services are completely free to consumers.

Fast

OLHI is faster than going to the courts. We make every effort to complete our review of complaints within 120 days.

Impartial

We take an impartial look at all the facts. We don't take the side of the consumer or the insurance company.

Independent

We are governed by a Board of Directors with a majority of independent members. OLHI operates in accordance with a framework of ongoing collaboration among insurance sector OmbudServices and the Canadian Council of Insurance Regulators.

Visit olhi.ca to learn more

Message from the Chair: Dr. Janice MacKinnon



Fourth Independent Review

This past fiscal year was another active period of Board engagement on strategic priorities, with our focus on the continuous improvement of OLHI's independent and impartial public service.

One of the Board's main priorities has been the fourth Independent Review. Every five years, a knowledgeable expert is tasked with conducting an independent review of OLHI as prescribed by the Insurance OmbudServices Cooperation and Oversight Framework. Serge Dupont and Laurie Wright of Bennett Jones were commissioned to conduct our fourth Independent Review to assess our services' effectiveness and make recommendations to improve them. Mr. Dupont, a former Deputy Clerk of the Privy Council of Canada and Ms. Wright, a former senior leader with Canada's Department of Justice, are now drafting their report. Upon completion, OLHI will share the report with the Regulators, the Canadian Life & Health Insurance Association (CLHIA) and will publish it online for stakeholders to consult and comment.

Effective Governance

As Chair of OLHI's Board of Directors, I am privileged to work with talented and thoughtful Independent and Industry Directors. The contributions of our Directors serve as a testament to the efficacy of OLHI's governance practices, including our success in attracting high-caliber individuals with the right expertise to guide the organization. I thank my fellow Board members for assisting OLHI to continuously improve its public service. In particular, I want to recognize Lea Algar, our outgoing Director for Ontario. Lea has served on the OLHI Board with great distinction for many years. We thank Lea for her outstanding contribution and wish her the very best.

Strategic Plan Update

OLHI made excellent progress in the second year of its current three-year strategic plan. Notably, our efforts to raise awareness of OLHI resulted in more consumers than ever before coming to OLHI for help. We also saw encouraging increases in complaint inquiries from Western Canada and Québec, two of the priority regions of our public education program.

Information Security

Information security is a priority for OLHI, and cybersecurity has always been vital to our business planning. Last year, under the Board's direction, OLHI completed an audit and made several changes to bolster the enterprise cybersecurity measures we have in place, including recurring annual cybersecurity training for all team members. This work will continue in 2023-24 as we take more action to protect our operations, consumer privacy and the information our Members provide OLHI during the complaints process.

Message from the Chair...*continued*

Enhancing the Complaints Process

An effective and efficient complaints resolution process builds confidence for consumers, Member Companies, Regulators, and all stakeholders in the sector. That is why OLHI continues to focus on early resolution of complaints. By looking for opportunities to resolve complaints before they escalate to investigations, OLHI delivers a more efficient and effective process for consumers and our Members. Another example of greater efficiency was the decision to upgrade and streamline OLHI's case management system, including automated reporting capabilities. The migration to the enhanced platform is underway and will finish toward the end of 2023, improving our service to consumers and our data analytics.

Our Partners

OLHI has continued to build relationships on the foundation of collaboration and fairness with stakeholders. I want to thank our Member Companies and Regulators for their ongoing support. I also want to thank new partners like the Health Charities Coalition of Canada, Best Medicines Coalition, Alternative Dispute Resolution Institute of Alberta, and others who participated in OLHI's public education programs this past year. Your collaboration and support are much appreciated.

Thank You to the Team

Finally, I want to thank OLHI's team who work every day to help life and health insurance consumers. We are a small not-for-profit organization with a big mandate. Our success is dependent on your ongoing commitment to quality service.

Message from the CEO & Ombudsman: Glenn O'Farrell



Raising Consumer Awareness

Through our efforts to raise consumer awareness over the past two years, we are pleased to report that OLHI has seen a 60 per cent increase in total online consumer inquiries. These include inquiries seeking information about life and health insurance, the complaints process, or finding lost insurance policies.

This positive result is attributable to our dedicated approach focused on the consumer user experience. This involves constantly monitoring and improving the performance of our English and French web portals. Examples of changes made over the past year include creating better navigational tools and improved content that is easily accessible.

We know that Canadian consumers across all demographic segments are increasingly turning to online resources. And we note that our efforts are aligned with our Member Companies' focus to enhance their digital presence and activities to serve consumers online. Though the trend to online is dominant and clearly growing, OLHI continues to provide quality and timely service to consumers who choose to contact us by phone and mail.

Operational Update

In 2022-23, we were very pleased to confirm Stéphanie Robillard as OLHI's permanent Senior Deputy Ombudsman. Ms. Robillard previously held the role on an interim basis. She brings effective leadership credentials to this position and is very well regarded by her colleagues, internally and throughout the sector. Ms. Robillard has a strong commitment to OLHI's mandate to provide free, independent and impartial alternative dispute resolution services for consumers.

Over the past year, OLHI saw an increase in positive consumer outcomes overall and increases in inquiries resolved before the complaints reached the review stage, reflecting our emphasis on early resolution in the complaints process. Of note, the average number of travel-related complaints returned to pre-pandemic levels.

Message from the CEO & Ombudsman...continued

Operational Update *continued...*

This reporting period was the second year of our current strategic plan. In addition to raising consumer awareness, mentioned above, we are also pleased with our achievements related to using data analytics to support continuous improvement and delivering quality public service to consumers. Our team of professional Complaints Analysts and OmbudService Officers improved service efficiency in our complaints process. Last year, our team used data analytics in new, deeper ways to support business decision-making based on historical case trends and how consumers use our French and English web portals to access our services. We also forged new partnerships with other organizations, like Assuris, who collaborated with OLHI on a Financial Literacy Month campaign in November 2022. These relationships continued our work to develop new channels to market, providing information to stakeholders and consumers.

We are also pleased to report OLHI has secured the accounting and financial reporting services of Anna Cellucci of the Taligent Group to support OLHI's ongoing operations. Ms. Cellucci and her team are highly regarded professionals who bring decades of solid accounting experience serving small not-for-profit organizations.

Many Thanks

Our successes in 2022-23 are owed to the collective expertise and commitment of every member of the OLHI team. I thank our employees and staff for the work they do every day to help consumers.

I would like to offer special thanks to Stéphanie Robillard, Senior Deputy Ombudsman, and Tim Wilson, Head of Public Education & Strategic Planning, for their contributions to our ongoing efforts to provide clear, structured information and data in presentations to our Board of Directors.

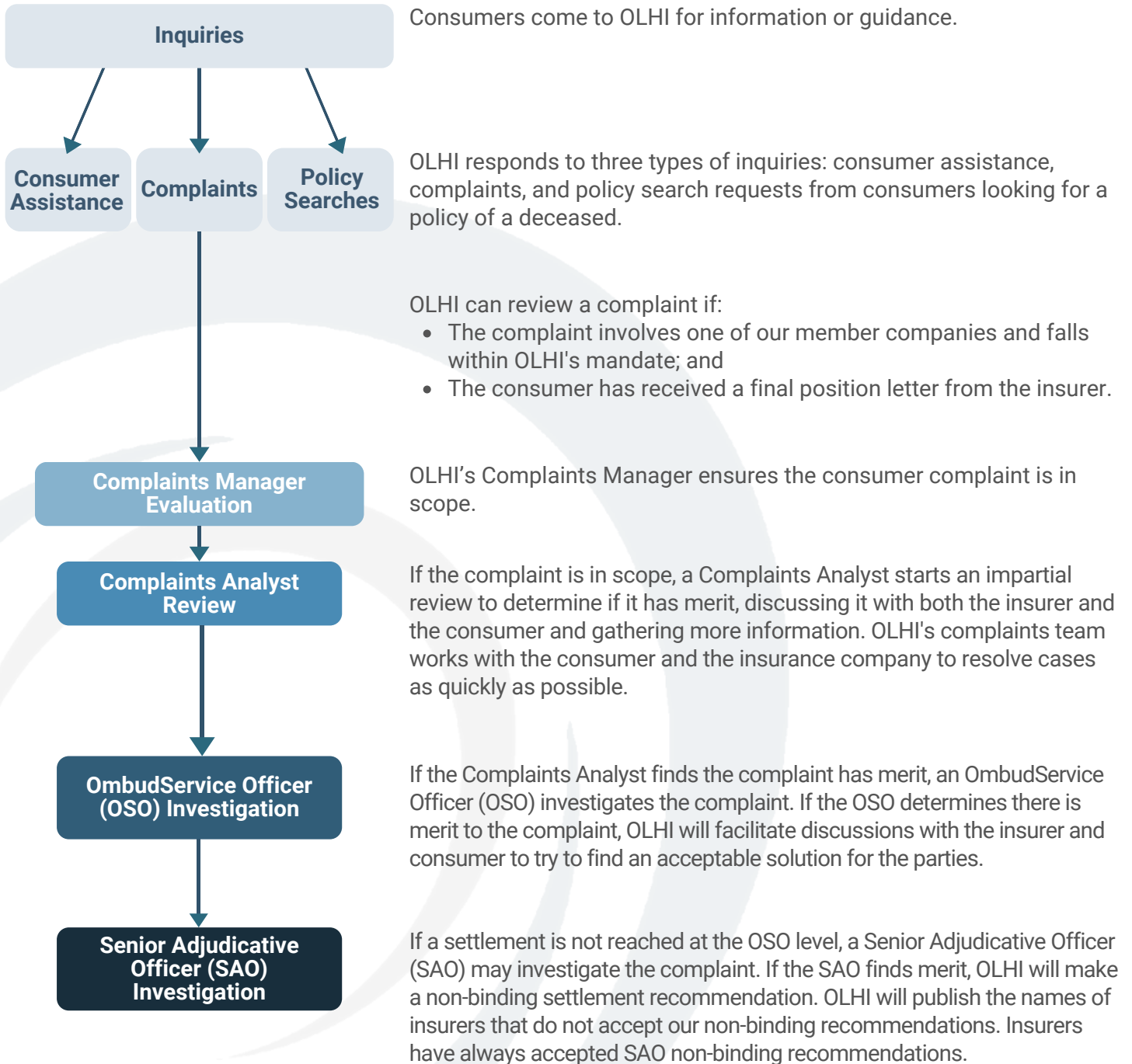
I also want to thank my colleagues at the Canadian Council for Insurance Regulators, the Canadian Life and Health Insurance Association, the General Insurance OmbudService, and other partners who work with OLHI to build confidence in the life and health insurance sector.

Finally, I offer my thanks to OLHI's Board of Directors for the invaluable support, insights and guidance provided to our organization.

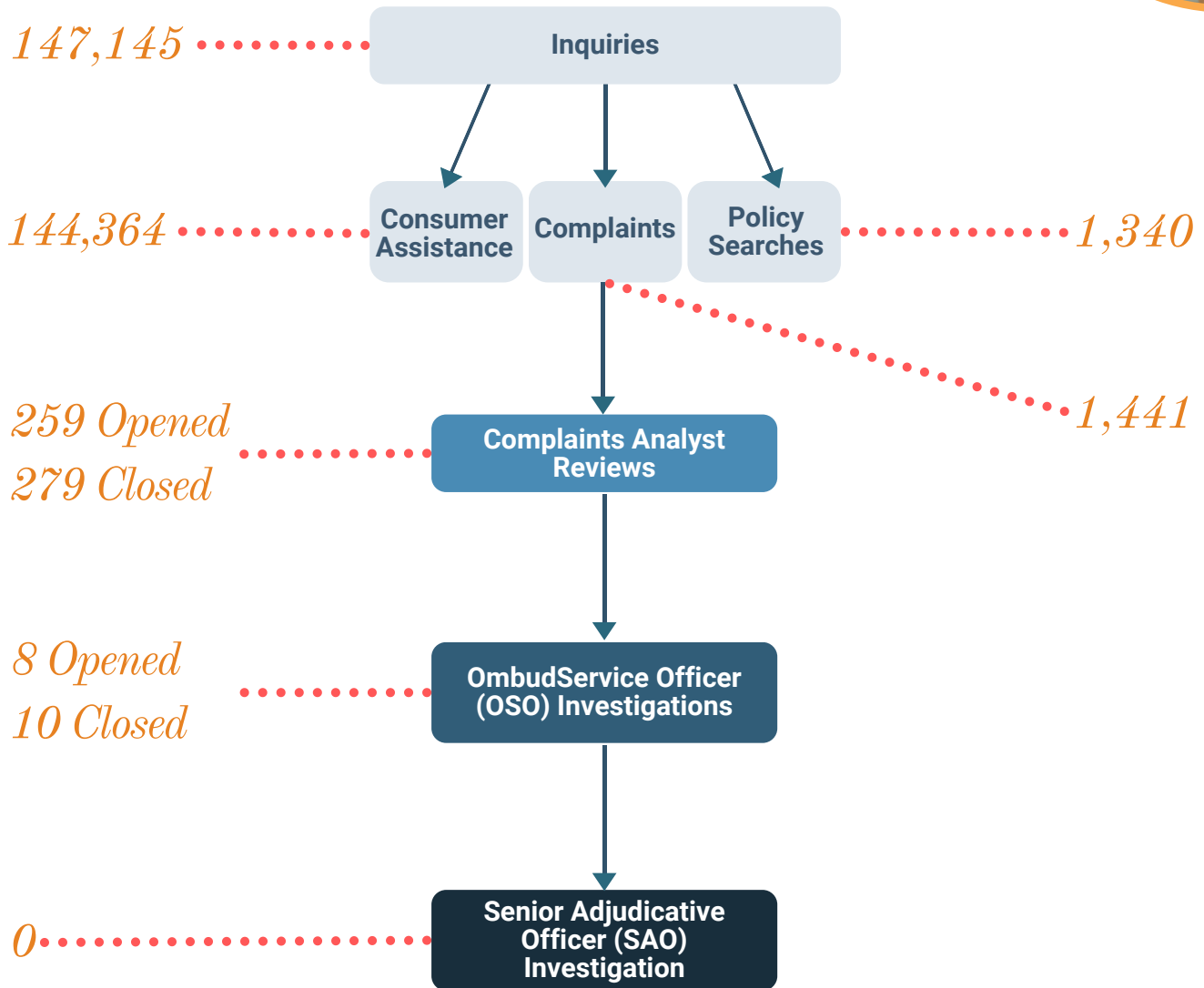


Analytics & Reporting

Our Intake Process



Our Intake Process: 2022-23 by the #s



In 2022-23, OLHI received and assessed 1,441 complaint inquiries; 259 were deemed to be reviewable complaints.

All Inquiries

All Inquiries

2022-23

147,145

Inquiry Type	2022-23
Consumer Assistance	144,364
Policy Search	1,340
Complaint	1,441

Consumer Assistance Inquiries include all types of consumer inquiries including fax, email, mail, phone, web forms and web sessions. The majority of OLHI's inquiries are web sessions.

Origin	2022-23
Fax	1
Email	19
Mail	29
Call	1,046
Webform	1,802
Web Sessions	144,248

Webform refers to a consumer who submits an inquiry directly on one of OLHI's French or English web portals.

A **Web Session** refers to a consumer inquiry that leads to a series of interactions between the consumer and OLHI on our French or English portals.

Policy Searches

If a consumer is unable to find a life insurance policy of a deceased, OLHI may be able to do the search on the consumer's behalf by contacting our member companies.

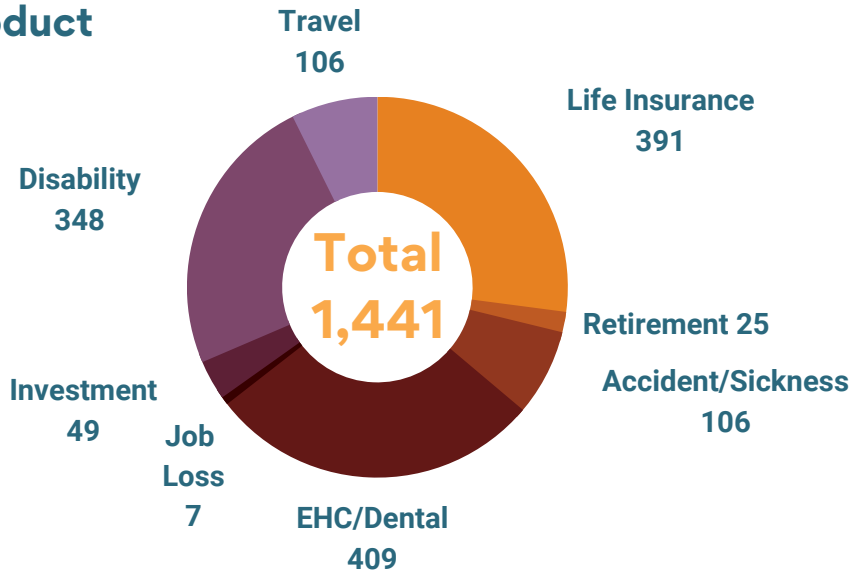
Every year, OLHI responds to hundreds of such search requests we receive from consumers on our French or English web portals. A Policy Search request is approved if it meets specific criteria related to when the deceased passed away.

Search Requests Received

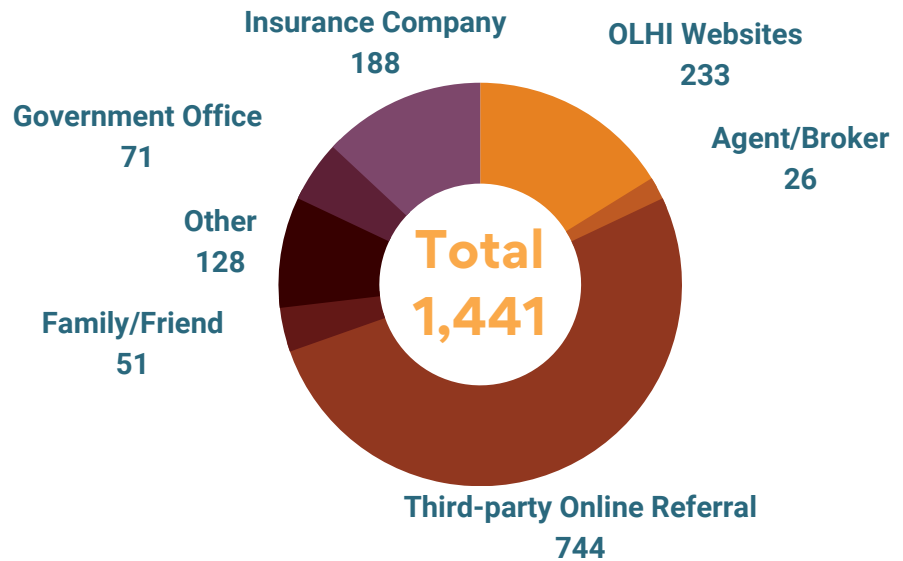


Complaint Inquiries

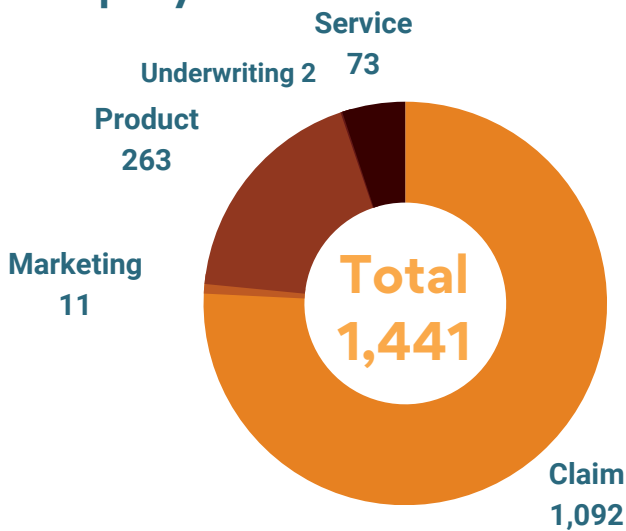
Complaints by product



Complaints by Referral Source

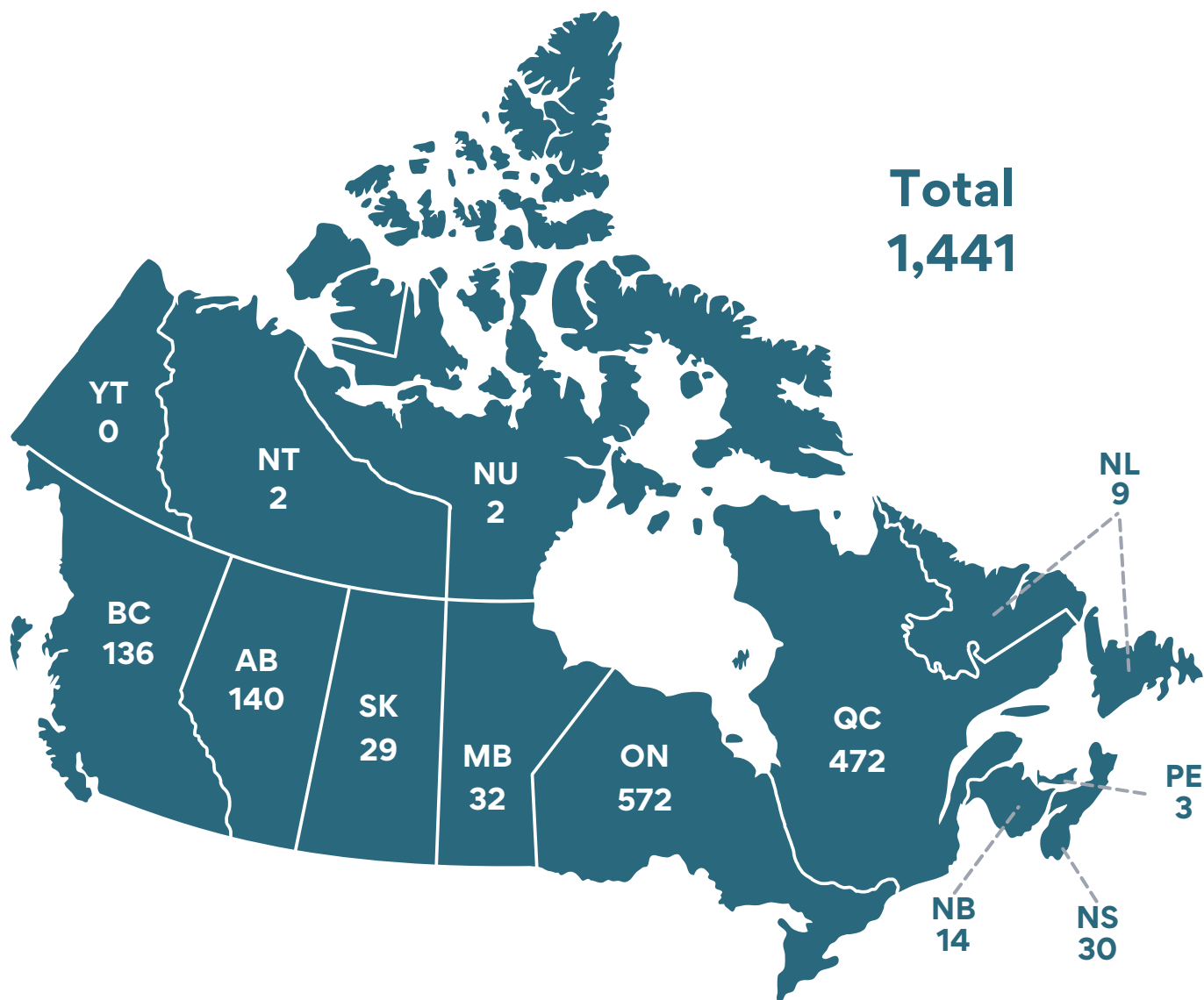


Complaints by Company Function



Complaint Inquiries: Where They Come From

Complaints by Province





Case Studies

Early Resolution Case Studies



To maximize efficiency and effectiveness, wherever possible, OLHI strives to resolve complaints early in the dispute resolution process.

The following case studies are examples of early resolution of consumer complaint inquiries.

Case 1: Process explained, initial decision reversed

Samantha submitted a complaint to OLHI after her insurance company denied her whole life insurance claim.

We contacted Samantha to explain the complaints process. Specifically, we advised Samantha that she should first have her claim reviewed internally by the insurance company to receive a final position letter. We advised her on how to proceed in having her insurance company conduct an internal review. This assistance is provided by OLHI's consumer-facing specialists/online navigational tools/complaints process information.

OLHI followed up with Samantha, and she was pleased to tell us that the insurance company's internal review reversed the original decision to deny the claim. She thanked us for showing her that the complaints process can have positive outcomes for everyday consumers like her.

Case 2: Following up with insurer gets claim back on track

Mat came to OLHI looking for help, believing he had exhausted all other options to resolve his travel health insurance complaint. After carefully listening to Mat's concerns, OLHI informed him that he still had one more step to take with his insurer – getting a final position letter. This assistance is provided by OLHI's consumer-facing specialists/online navigational tools/complaints process information.

Mat took his complaint back to his insurer to complete their complaints process and get a final position letter. But when we checked in on Mat to find out where the complaint had landed, he was confused about the company's "final position". OLHI followed up with the company to clarify the status of his complaint. This nudge from OLHI prompted the insurance company to contact Mat to share their final position on his complaint.

Mat came back to OLHI to let us know his complaint was back "on track" with the insurer thanks to our help.

Early Resolution Case Studies continued...



Case 3: OLHI helps Mary make an informed decision and save \$\$\$

Mary had concerns about a charge her company wanted her to pay when she tried to move her investments sold by her life insurance company to a different insurer.

She came to OLHI for help.

As we do with all consumers, OLHI provided guidance about the life and health insurance complaints process. We explained to Mary how she could take her complaint to the insurer's internal ombudsman to get a final position letter. This assistance is provided by OLHI's consumer-facing specialists/online navigational tools/complaints process information.

Later on, when we got back in touch with Mary to find out how she had fared, she told us that she had successfully resolved her issue and that the insurer allowed her to transfer her investments to a different company without the charge. She said she appreciated OLHI's diligence and thanked us for following up.

Reviewable Complaints Case Studies

Case 1: OLHI helps mom get reimbursement for orthopedic equipment for disabled child

A mother submitted a claim for a custom bed, chair and orthopedic equipment she purchased for her daughter, who had a physical disability. When the company denied the claim, she completed the insurer's complaints process and got a final position letter.

After she submitted her complaint to OLHI, we reviewed the mom's policy and discovered the insurer denied the claim because the policy didn't specifically cover customized sleeping or sitting equipment. However, our review found the policy did include coverage for orthopedic equipment as long as a doctor deemed it necessary to perform daily activities.

OLHI sent the company the family's receipt for the equipment purchase, the doctor's prescription stating it was necessary for daily activities, and the policy wording related to orthopedic equipment.

As a result, the insurer changed its decision and covered the portion of the original claim related to the orthopedic aids.



Reviewable Complaints Case Studies continued...

Case 2: Insurance company reverses higher premium charges after OLHI review

Dwayne submitted a complaint to OLHI to contest the monthly payments for his term life policy that had increased without his knowledge.

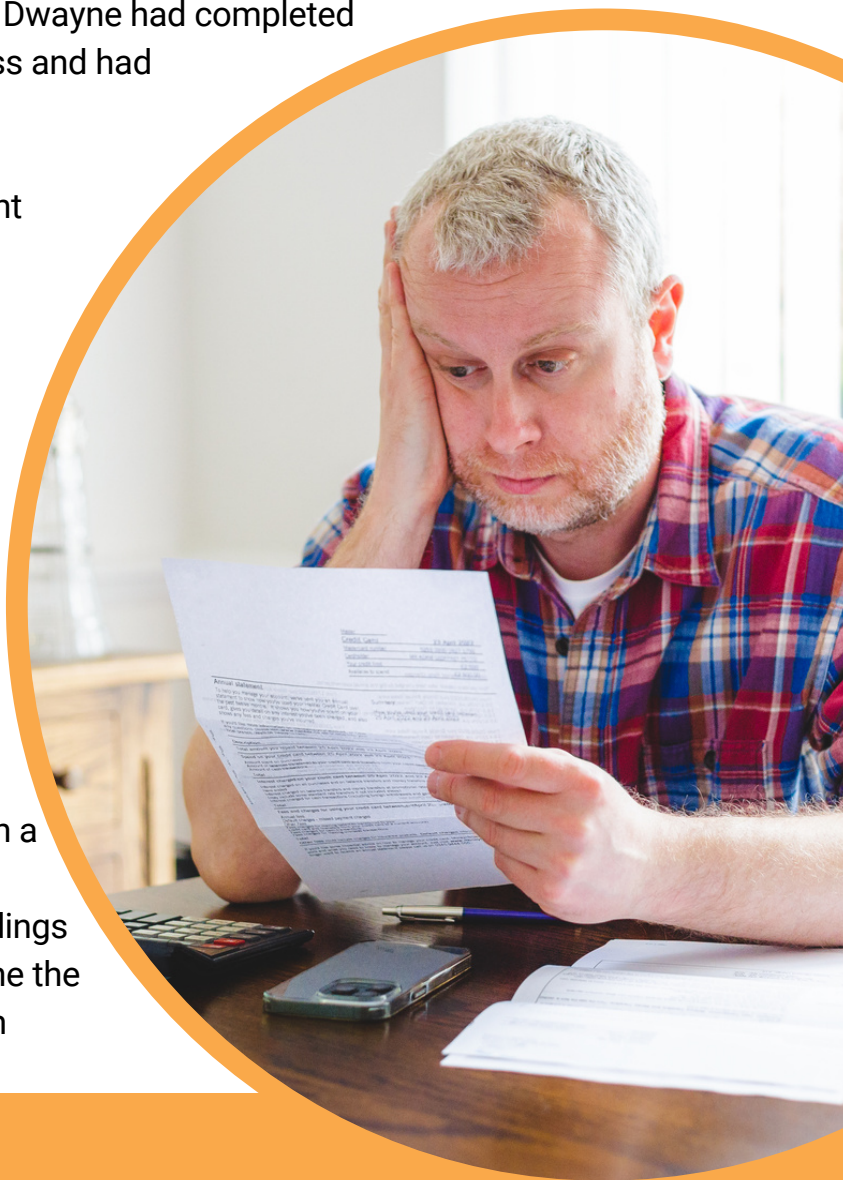
OLHI reviewed the complaint after confirming Dwayne had completed his insurer's internal complaints review process and had received a final position letter.

OLHI's Complaints Analyst found the complaint had merit.

The company denied Dwayne's request for a refund of the higher premiums based on an old payment authorization form.

The insurer stated Dwayne had signed a form authorizing the higher rates. Dwayne stated he had not, and we found no evidence on file indicating his authorization to pay higher monthly premiums.

The insurer should have asked Dwayne to sign a new authorization form before increasing his monthly premiums. After OLHI shared our findings with the insurer, the company refunded Dwayne the total amount of the premiums withdrawn from his account.



KPMG Auditor's Report

Statement of Financial Position

March 31, 2023, with comparative information for 2022

	2023	2022
Assets		
Current assets:		
Cash and cash equivalents	\$ 1,677,804	\$ 1,586,668
Prepaid expenses and deposits	44,648	24,430
Accounts receivable	2,786	83,964
	<u>1,725,238</u>	<u>1,695,062</u>
Capital assets	9,193	39,510
Intangible assets	–	15,620
	<u>\$ 1,734,431</u>	<u>\$ 1,750,192</u>
Liabilities and Fund Balance		
Current liabilities:		
Accounts payable and accrued liabilities	\$ 291,101	\$ 167,032
Current portion of deferred lease inducement	–	4,994
	<u>291,101</u>	<u>172,026</u>
Deferred lease inducement	–	9,572
	<u>291,101</u>	<u>181,598</u>
Fund balance:		
Operating fund:		
Invested in capital assets and intangible assets	9,193	55,130
Unrestricted	1,434,137	1,513,464
	<u>1,443,330</u>	<u>1,568,594</u>
Commitments		
	<u>\$ 1,734,431</u>	<u>\$ 1,750,192</u>

KPMG Auditor's Report continued...

Statement of Operations

Year ended March 31, 2023, with comparative information for 2022

	2023	2022
Revenue:		
General assessment fees	\$ 2,436,803	\$ 2,408,500
Investment income	9,420	7,810
	<u>2,446,223</u>	<u>2,416,310</u>
Expenses:		
Staff and adjudicative services	1,741,460	1,343,900
Professional fees	136,722	77,947
Board of Directors' fees	172,048	154,206
Rent and occupancy	72,452	99,846
Information technology	90,088	71,935
Board meetings and travel	92,694	46,613
Staff meetings and travel	34,099	17,195
Management fees	92,587	87,973
Communications	39,662	105,653
Supplies and services	18,472	19,855
Telecommunications	19,249	19,607
Amortization of capital assets and intangible assets	45,937	29,558
Insurance	7,903	14,935
Training and development	7,142	1,370
Translation	972	2,763
	<u>2,571,487</u>	<u>2,093,356</u>
(Deficiency) excess of revenue over expenses	\$ (125,264)	\$ 322,954

KPMG Auditor's Report continued...

Statement of Changes in Operating Fund Balance

Year ended March 31, 2023, with comparative information for 2022

	2023			2022		
	Invested in capital assets and intangible assets	Unrestricted operating fund	Total	Invested in capital assets and intangible assets	Unrestricted operating fund	Total
Net assets, beginning of year	\$ 55,130	\$ 1,513,464	\$ 1,568,594	\$ 87,219	\$ 1,158,421	\$ 1,245,640
(Deficiency) excess of revenue over expenses	(45,937)	(79,327)	(125,264)	(29,558)	352,512	322,954
Net change in investment in capital assets and intangible assets	–	–	–	(2,531)	2,531	–
Net assets, end of year	\$ 9,193	\$ 1,434,137	\$ 1,443,330	\$ 55,130	\$ 1,513,464	\$ 1,568,594

KPMG Auditor's Report continued...

Statement of Cash Flows

Year ended March 31, 2023, with comparative information for 2022

	2023	2022
Cash provided by (used in):		
Operating activities:		
(Deficiency) excess of revenue over expenses	\$ (125,264)	\$ 322,954
Items not affecting cash:		
Amortization of capital assets and intangible assets	45,937	29,558
Amortization of deferred lease inducement	–	2,531
Change in non-cash operating working capital:		
Prepaid expenses and deposits	(20,218)	23,388
Accounts receivable	81,178	74,051
Accounts payable and accrued liabilities	124,069	9,062
Deferred lease inducement	(14,566)	(4,996)
Increase in cash and cash equivalents	91,136	456,548
Cash and cash equivalents, beginning of year	1,586,668	1,130,120
Cash and cash equivalents, end of year	\$ 1,677,804	\$ 1,586,668

Our Members

- Acadie Vie
- Actra Fraternal Benefit Society
- Aetna
- AHLIC (Triton Insurance)
- Alberta Blue Cross
- Allianz Care (AWP Health & Life SA, Allianz Life Ins Co of North America)
- Assomption Vie
- Assurance-vie Banque Nationale
- Assurant (Amer Bankers Life Assurance Co, Amer Bankers Ins Co)
- BMO Life Assurance
- BMO Life Insurance
- Brookfield Annuity
- Canada Life
- Canadian Premier (Cdn Premier General Ins Co)
- Canassurance (Assoc d'Hospitalisation Canassurance)
- Chubb Life (Chubb Insurance)
- CIBC Life
- CIGNA (Connecticut General)
- Combined Insurance
- CompCorp Life Insurance Company
- Co-Operators Life (Co-operators General, CUMIS General)
- Desjardins Sécurité financière
- Empire Life
- Equitable Life
- FaithLife Financial
- First Canadian Insurance Corporation
- Foresters
- Foresters Life
- Green Shield Canada
- Group Medical Services (GMS Insurance Inc.)
- Humania Assurance (La Survivance-Voyage)
- Industrielle Alliance
- ivari (Wilton Re (Canada) Limited)
- Knights Of Columbus
- La Capitale assureur de l'administration publique (La Capitale FSI)
- Manitoba Blue Cross
- Manulife (Manulife Ins. Co., First N.Am. Ins. Co., MACC)
- Medavie Blue Cross (Blue Cross Life)
- New York Life (Life of N.A.)
- Pacific Blue Cross
- Pavonia Life Insurance Company of Michigan
- Primerica
- RBC Life Insurance Company (RBC Insurance)
- Reliable Life (Old Republic)
- Saskatchewan Blue Cross
- Scotia Life
- SSQ Vie (SSQ, Societe d'assurance)
- Sun Life Financial (Sun Life Assurance, Sun Life Insurance)
- TD Life
- Teachers Life
- Trans Global Life
- TruStage Life
- UV Mutuelle
- Wawanesa
- Zurich

Our Board: Independent Directors



Dr. Janice MacKinnon

Independent Director and Chair of the Board

Dr. Janice MacKinnon is a Fellow of the Royal Society of Canada, a member of the Order of Canada, and a former Saskatchewan Finance Minister, who also served as Minister of Economic Development and Social Services. During her tenure as Finance Minister, Saskatchewan became the first government in Canada to balance its budget in the 1990s.

She is a Professor of fiscal policy at the University of Saskatchewan and an Executive Fellow at the University of Calgary School of Public Policy and is the author of three books and many articles on public policy issues. She has also served as the Chair of the Board of the Institute for Research on Public Policy, as a board member of the Canada West Foundation, and is currently on the Advisory board of the Canadian Global Affairs Institute.

She served as Chair of Canada's Economic Advisory Council from 2010 to 2015. She was also appointed to the federal advisory panel on NAFTA and the environment. She co-chaired the Manitoba Commission reviewing the province's K-12 education system. In 2019, Alberta Premier Jason Kenney appointed her as Chair of Alberta's Blue Ribbon Panel on Alberta's Finances. She currently serves on the Board of Governors of the University of Alberta.

As Chair of the OLHI Board of Directors, Dr. MacKinnon brings considerable expertise in finance, public policy, government relations, strategic planning, and governance.



Dan Levert

Independent Director

Dan Levert is a Professional Engineer and Construction Lawyer from St. John's, Newfoundland. He is a Fellow of the Engineering Institute of Canada, and of the Canadian College of Construction Lawyers. He served as President and CEO of Engineers Canada from 1998 – 2000. Prior to his retirement in 2015, Mr. Levert was Associate General Counsel for the Kiewit Corporation, a construction company with an annual volume of \$12 billion.

In a career that has spanned more than thirty years, Mr. Levert has been involved in many of Canada's largest infrastructure, hydroelectric, mining, and oil and gas projects. Most of these mega-projects involved complex multi-party negotiations with First Nations, Federal, Provincial, and local governments as well as the owners, designers and contractors building the work.

Since 2000 he has been involved with the Newfoundland and Labrador oil and gas and mining industries. As Project Counsel for the design and construction of the \$10 billion Hebron Offshore Oil Platform, he served as a member of the board of the Hebron Project Employers' Association, which maintained labour peace throughout the seven-year project. Mr. Levert, a trained arbitrator and mediator, has focused on resolving disputes in an amicable and fair manner, thereby avoiding costly, time-consuming litigation.

A francophone from New Brunswick, Mr. Levert has strong ties to his home Province where his siblings reside, and to his alma mater, the University of New Brunswick.

As an Independent Director on the OLHI Board, Mr. Levert brings a wealth of experience in dealing with multiple stakeholders, consensus building, alternative dispute resolution, and the law.

Our Board: Independent Directors continued...



Leah Myers

Independent Director

Leah Myers is an experienced public policy executive, with a proven track record over her 30-year career with the Ontario government of shaping new strategic directions, working collaboratively with a broad array of stakeholders, and leading complex initiatives. She is a certified Board Director (ICD.D).

As Assistant Deputy Minister (ADM) for Income Security and Pension Policy at the Ministry of Finance, Ms. Myers developed and implemented comprehensive pension policy reforms, including an enhancement to the Canada Pension Plan, a new framework for the Stelco pension plans as the company restructured under CCAA, and a new regulatory framework for defined benefit pension plans. She also led the Financial Services Policy Division on an interim basis at a time of significant policy development in auto insurance regulation.

As Executive Lead for the Commission for the Review of Social Assistance in Ontario, Ms. Myers helped deliver the first comprehensive review of Ontario's social assistance system in over 20 years. She supported political decision-making on a range of strategic issues as ADM of Health, Social and Education Policy at the Cabinet Office.

Ms. Myers is currently involved in various consulting projects, advising on strategic priorities, stakeholder relations and governance matters. She is the Chair of the Bruce Trail Conservancy, a member-driven, volunteer-based charitable organization and one of Ontario's largest land trusts. She also serves on the Board of Directors of the Michael Garron Hospital in Toronto.

Ms. Myers brings her strategic communications and partnership-building skills, extensive experience in regulatory matters and strong consumer /member protection orientation to the OLHI Board of Directors.



Geoff Plant, OBC KC

Independent Director

Geoff Plant is a lawyer based in Vancouver. Mr. Plant is a partner with Gall, Legge, Grant & Zwack LLP. Mr. Plant was a Member of the British Columbia Legislative Assembly from 1996-2005 and served as Attorney General of British Columbia and Minister responsible for Treaty Negotiation. He was also the Minister responsible for the Citizens' Assembly on Electoral Reform.

After leaving politics, Mr. Plant has provided public service in a number of other capacities, including serving as Board Chair of Providence Health Care and Board Vice-Chair of BC Ferries, and leading negotiations on behalf of the government with First Nations political organizations. Recently, Mr. Plant was appointed to the Order of British Columbia, the province's highest form of recognition.

Mr. Plant has served as Board Chair of the British Columbia Land Title & Survey Authority, the Canada West Foundation, and the Dalai Lama Center for Peace and Education. He also recently served as Chancellor of the Emily Carr University of Art + Design.

He was also named as one of Canada's Most Influential Lawyers by Canadian Lawyer Magazine and served as Vancouver's Civil City Commissioner. Mr. Plant brings a wealth of experience in government relations and governance to the OLHI Board of Directors as well as expertise in dispute resolution, mediation, and law.

Our Board: Independent Directors continued...



Louise Shiller

Independent Director

Louise Shiller is an Ombudsperson, currently serving in the education sector at the post-secondary level. Her work in ombudservices has focused on best practices, including appraisals, policy development, fair investigation, empowerment, mediation, reconciliation, and positive systemic change.

Ms. Shiller has held senior positions in both the public and private sectors, building expertise in the areas of behaviour management, school administration, student services, and educational leadership. She also has extensive experience in crisis intervention, harassment/violence prevention, and labour relations. She was instrumental in developing and establishing several essential programs throughout Quebec and improving the delivery of services at various organizations and school boards. She served as President of the Quebec Counselling Association and President of the RSB Professionals Association, having negotiated agreements and insurance plan benefits. Earlier in her career, Ms. Shiller worked for the Department of Youth Protection and later became the Director of Federation CJA West Island, leading the strategic planning process and making decisions on behalf of the community at large.

In 2010, Ms. Shiller was appointed as Concordia University's Director and Senior Advisor of Rights and Responsibilities, promoting values of diversity, civility, equity, respect, inclusion, and non-discrimination. Her mandate included resolving conflicts, behavioural incidents, and rights violations in an effective and constructive manner, while overseeing intervention and redress. In this important role, she developed, revised, and administered policies, public documents, and training programs. During her tenure, she led task forces and committees, as well as continuously made systemic recommendations and improvements.

As a member of the Board of Directors, Ms. Shiller brings leadership and distinctive skills to the areas of programming, public policy and education, governance, and impartial dispute resolution.

Our Board: Industry Directors



Claude Garcia

Industry Director

Claude Garcia joined the Québec Ministry of Social Affairs in 1969, occupying various positions, including Assistant Deputy Minister. He later returned to the private sector in 1978 as Partner with Hébert, LeHouillier et associés, consulting actuaries. He joined the Standard Life Assurance Company in 1983, starting his career with the insurer as Senior Vice-President and later becoming President of Canadian Operations for Standard Life in 1991. He retired from that position in 2004.

During his career, Mr. Garcia has served on numerous boards in the private and public sectors. He has acted as chairman of the Chambre de Commerce du Montréal Métropolitain, the Montreal YMCA Foundation and of l'Agence des partenariats public-privé du Québec. He has been a director of the Standard Life Assurance Company, the Caisse de dépôt et placement du Québec, Quno, the Montreal Exchange, Cogeco and Cogeco Communications, Jarislowsky Fraser, l'Institut de recherches cliniques de Montréal and BTB Reit. Mr. Garcia is also past Chairman of the board of Goodfellow.

Having spent most of his career in insurance, he brings extensive knowledge of the insurance industry to the OLHI Board. His experience in the public and private sectors has built his expertise in product, consumer affairs, leadership, public policy direction, government relations, finance, strategic planning, and governance.



Dr. Dieter Kays

Industry Director

A corporate director with his ICD.D, Dr. Dieter Kays has a Ph.D. in leadership and organizational effectiveness. He is currently chair of the Lutheran Church-Canada Worker Pension and Benefits Board. From 2010 to 2019, he served on the board of St. Mary's Hospital in Kitchener, including as board chair. In June 2022, Dr. Kays was appointed to the Grand River Hospital Board of Directors.

A graduate of the Stanford International Executive Program, Dr. Kays was the CEO and President of FaithLife Financial (FLF), one of the largest fraternal life insurance companies in Canada and prior to retiring from FLF in 2010, he was on the board of directors of the Canadian Life and Health Insurance Association (CLHIA).

Prior to that time, Dr. Kays also had a distinguished career as CEO of Lutherwood, a multi-service social service agency. Lutherwood was repeatedly identified in national culture surveys as one of the top 10 medium-sized organizations in Canada. Having served on numerous boards and provincial task forces, he has consulted with organizations in Canada and abroad. He is known for his expertise in governance, leadership, and strategic planning.

Our Board: Industry Directors continued...



Frank Swedlove

Industry Director

Frank Swedlove is the Immediate Past President of the Canadian Life and Health Insurance Association (CLHIA) and served as the first Chair of the Global Federation of Insurance Associations (GFIA).

Mr. Swedlove spent most of his career with the Department of Finance in Ottawa as an Advisor to several Ministers of Finance, and later as Assistant Deputy Minister of the Financial Sector Policy Branch. He was also President of the Financial Action Task Force, an international body responsible for fighting global money laundering and terrorist financing. Mr. Swedlove is now serving as Chair of the Board of Assuris, the policyholder protection organization that protects policyholders in the case of a life insurance company failure.

Mr. Swedlove is also a recipient of both the Queen's Golden Jubilee medal for public service and the Queen's Diamond Jubilee medal for service to the insurance industry.

His experience with the Federal government and time spent as President of CLHIA give Mr. Swedlove a unique and insightful perspective on the insurance industry, consumer affairs, public policy, government relations, working with Regulators and strategic planning.

Our Service Promise

Accessibility: Our free services are always available by phone or online.

Timeliness: We always respond within 48 hours.

Courtesy: Courtesy, professionalism and respect define every interaction.

Clarity: We ensure consumers understand insurance policies and our advice.

Accuracy: Our goal is to accurately document complaints to effectively resolve disputes.

Fairness & Impartiality: We are unbiased and impartial.

Consistency: We follow a rigorous, consistent process.

Knowledge: We have specialized insurance knowledge and dispute resolution expertise.

Privacy: All of our files and cases are 100% confidential.

Independence & Objectivity: OLHI operates in accordance with a framework of ongoing collaboration among insurance sector OmbudServices and the Canadian Council of Insurance Regulators.

OmbudService
for Life & Health
Insurance



Ombudsman
des assurances de
personnes

OLHI • OAP



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